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0061 5/28/06
In the DETAILED DESCRIPTION OF THE INVENTION, please replace paragraph [0048] with the following paragraph:

[0061] These "maintenance" functions are preferably preferably implemented as part of the wallet direct user interface (33) application program, but may alternatively be realized as web browser functions or extensions, or additions to other application programs.

In the DETAILED DESCRIPTION OF THE INVENTION, please replace paragraph [0065] with the following paragraph:

[0065] Upon activation of the password field or password wallet through a method such as these, the wallet manager pop-up dialogue (60) is shown on the display, preferably preferably on top of (e.g. overlaid) the existing window or frame (60) and covering the password field (62), as shown in Figure 6(b).

In the DETAILED DESCRIPTION OF THE INVENTION, please replace paragraph [0066] with the following paragraph:

[0066] The wallet manager pop-up (65) allows the user to enter the wallet master key into the master key field (66), as well as preferably preferably providing user-selectable options to change (67), add or delete passwords (68), or simply close (69) the pop-up to resume normal interaction with the original window (60).

In the DETAILED DESCRIPTION OF THE INVENTION, please replace paragraph [0070] with the following paragraph:

[0070] Through use of the invention, the user is allowed to maintain an extensive number of user ID's and passwords correlated to specific application programs and web sites, without the burden of having to remember all of them. Additionally, the user does not have to store all of these user IDs and passwords in another computer file, or written on a sheet of paper, which may be found or used by an authorized unauthorized user. By requiring the entry of the correct password wallet master key, the consolidated password list is protected from unauthorized use, while the centralized password storage is accessible from any application program and/or web form.